CATENIZ & TRADEMARK OFFICE RADEMARY

In re application of Kraemer, J. et als

Serial No. 09/505,031

Filed: Feb. 16, 2000

.'Feb. 29, 2000 IBM Corporation - 972/B656 P.O. Box 12195 Research Triangle Park, North Carolina 27709

A Method and System for Identifying Teaser Surfers with Time Series Credit History — For:

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT WITHIN THREE MONTHS OF FILING OR BEFORE MAILING OF FIRST OFFICE ACTION (37 CFR 1.97(b))

Assistant Commissioner for Patents Washington, DC 20231 Sir:

The information disclosure statement transmitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever occurs last, under 37 CFR 1.97(b).

A Form PTO 1449 listing the references and copies of the references are enclosed. If any fees are due, please charge account 09-0461

Reg. No. 32,847

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Docket:RSW9-99-118

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I hereby certify that this correspondence (37 CFR 1.97(b)) and attached documents (i.e., PTO 1449 and copies of all cited references) are being deposited with the United States Postal Service as first class mail in an envelope addressed to: Art Unit 2736, Assistant Commissioner for Patents, Washington, DC 20231.

da Dupont